The promoters contribution is minimum of 10% of the proposed outlay. The security for the loan is based on existing fixed assets, other collateral security and assets acquired out of the loan.

Rural Industries in States

*333. SHRIMATI BHAVNA BEN DEVRAJ BHAI CHIKHALIA :
SHRIMATI SHEELA GAUTAM :

Will the Minister of FINANCE be pleased to state :

(a) whether the Small Industries Development Bank of India has prepared any project for setting up rural Industries in the country; and

(b) if so, the details thereof, State-wise?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) and (b). Small Industries Development Bank of India (SIDBI) has reported that it has been implementing four special schemes viz., Rural Industries Programme (RIP), Micro Credit Scheme (MCS), Mahila Vikas Nidhi (MVN) Scheme and Rural Entrepreneurship Development Programme (REDP) in the rural areas of the country, apart from providing assistance to units in small scale industries/tiny sector located in rural and semi-urban areas for their term loan/working capital and seed capital requirements under SIDBI's composite loan scheme (CLS), Single Window Scheme (SWS) and National Equity Fund Scheme (NEF). The salient features of the four special schemes mentioned above are as follows :

(i) The objective of RIP is to promote viable enterprises leading to employment generation in rural areas by identifying and motivating rural entrepreneurs in setting up industrial ventures. RIP aims at better commercial exploitation of local resources. The scheme is currently in operation in 11 States having the largest concentration of rural poor.

(ii) The objective of CS is to meet perceptible gap in financing genuine credit needs of the poor in rural areas. Under the Scheme, assistance upto a maximum of Rs. 10,000/- per borrower is extended at concessional rate. As at the end of November, 1996, 57 voluntary organisations/ non-Governmental organisations have been supported under MCS in 16 States with an aggregate assistnace of Rs. 636 lakhs.

(iii) The objective of MVN is to bring about economic empowerment of women especially the rural poor by providing them avenues for training and employment opportunities by facilitating creation of infrastructural facilities. As at the end of November, 1996, 104 non-Government organisations have been assisted in 23 States with an aggregate assistance of Rs. 417 lakhs.

(iv) The objective of REDP is to train various target groups in entrepreneurial traits so that they obtain adequate information, motivation and guidance in setting up of their own enterprises. As on November 30, 1996, 269 programmes were conducted in different regions of the country.

[English]

Performance of Indian/Foreign Banks

*334. SHRI MRUTYUNJAYA NAYAK : Will the Minister of FINANCE be pleased to state :

(a) the number of branches of foreign banks and public sector banks operating in India, separately, State-wise;

(b) the amount of domestic deposits and NRI deposits attracted by Indian banks and foreign banks, separately; and

(c) the details of the steps taken to bring about attitudinal improvement in the public sector banks?

THE MINISTER OF FINANCE (SHRI P. CHIDAMBARAM) : (a) The information regarding State-wise number of bank branches separately for foreign banks and public sector banks operating in India is given in the Statement enclosed.

(b) The outstanding domestic and Non resident Indian (NRI) deposits of Indian and foreign banks are given below :

Outstanding as on 29.3.1996

(Rs. in crores)

	Aggregate deposits	Domestic deposits	NRI deposits
Indian Banks	403405	360361	43044
Foreign Banks	30414	14615	15799

(c) Changes in attitude are sought to be influenced by competitiion, modernisation and by training programmes relating to attitudinal improvement.

STATEMENT

State-wise Branches position of Public Sector Banks and Foreign Banks

	Public Sector Banks as on last friday of March 1996	Foreign Banks as on date
	1	2
1. Andaman and Nicobar	30	-
2. Andhra Pradesh	3466	3